IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN Atty. Ref.: 2802-5 (AMK); Confirmation No. 7218

Appl. No. 09/617,065 TC/A.U. 3667

Filed: July 13, 2000 Examiner: D. Greene

For: WEB-BASED ACCOUNT MANAGEMENT

December 9, 2011

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

AMENDMENT FILED WITH RCE

In response to the Office Action dated September 16, 2011, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 6.